

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application.

1-17. (Canceled)

18. (Currently Amended) A method of processing involving a gift certificate within a credit card account issued by a financial institution, the method comprising:

receiving, by a computer system of the financial institution, a request for registering approval of using a gift certificate in connection with a pre-existing credit card account such that, wherein the gift certificate has been issued by a gift certificate issuer and having a monetary value of the gift certificate is established as a gift certificate use limit within the pre-existing credit card account;

subsequent to receiving the request, establishing, by the computer system, creating a gift certificate use limit in an amount of the monetary value within the credit card account;

approving a plurality of transactions using at least one credit card associated with the credit card account, the plurality of transactions totaling a total transaction amount; and

subsequent to approving at least some of the transactions, computing, by the computer system, a total charge amount to be charged to or charging to an owner of the credit card account for the plurality of transactions, wherein in computing the total charge amount is computed based on applying at least some of the gift certificate use limit to charges associated with one or more transactions approved for the credit card account the monetary value is used so as to make the total charge amount smaller than the total transaction amount.

19. (Currently Amended) The method of Claim 18, wherein the monetary value is of the gift certificate is deducted used to make the total charge amount smaller than the total transaction amount without regard to whether at least part of the plurality of transactions has been made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

20. (Currently Amended) The method of Claim 18, wherein in computing the total charge amount comprises deducting up to the full monetary value is used up of the gift certificate first.

21. (Currently Amended) The method of Claim 18, wherein the total charge amount for the plurality of transactions is the total transaction amount less the monetary value in ease when the total transaction amount is greater than the monetary value of the gift certificate.

22. (Currently Amended) The method of Claim 21, further comprising:

subsequent to computing the total charge amount, resetting, by the computer system, the gift certificate use limit to zero within the credit card account.

23. (Currently Amended) The method of Claim 18, wherein the total charge amount for the plurality of transactions is zero in ease when the total transaction amount is smaller than the monetary value.

24. (Currently Amended) The method of Claim 23, further comprising:

subsequent to computing the total charge amount, updating the gift certificate use limit to a residual amount that is the monetary value less the total transaction amount.

25. (Currently Amended) The method of Claim 2418, further comprising:

receiving, by the computer system, a request for funding of the residual amount; and

funding the residual amount to the owner.

26. (Currently Amended) The method of Claim 18, further computing:

generating, by the computer system, a credit card account statement, which charges to the owner the total charge amount for the plurality of transactions and informs the owner that the total charge amount is smaller than the total transaction amount with based on use of the monetary value from the gift certificate.

27. (Currently Amended) The method of Claim 18, wherein the credit card account has a predetermined credit limit, and wherein approving the plurality of transactions that result in charges exceeding the predetermined credit limit are approved by the computer system up to an amount that is less than or equal to the monetary value of the gift certificate results in that the total transaction amount exceeds the predetermined credit limit while the total transaction

amount is equal to or smaller than the sum of the predetermined credit limit and the monetary value.

28. (Previously Presented) The method of Claim 27, wherein the predetermined credit limit is equal to or higher than zero.

29. (Currently Amended) The method of Claim 18, wherein the plurality of transactions comprises a first transaction in a first amount, and wherein the method further comprises:

sending, by the computer system, to a point of sale of the first transaction, information indicating to be indicated on a first receipt of the first transaction that the first amount is covered by the gift certificate use limit so as to include the information on a first receipt of the first transaction.

30. (Currently Amended) The method of Claim 18, wherein the request comprises information identifying the gift certificate, and wherein the method further comprises verifying that the gift certificate is valid.

31. (Currently Amended) The method of Claim 30, wherein verifying comprises communicating with a gift certificate database separate from the computer system outside the financial institute.

32. (Currently Amended) A method of processing involving a gift certificate by a financial institution, the method comprising:

receiving, by a computer system of the financial institution, information identifying a pre-existing credit or bank card account at the financial institution, wherein the account is associated with at least one card for use in paying for purchase transactions;

receiving, by the computer system, a request for approval of using a gift certificate in connection with within the account, wherein the gift certificate has been issued by a gift certificate issuer and has having a monetary value; and

upon approval of the request, registering the creating, by the computer system, a gift certificate for use limit within in connection with the pre-existing account such that the monetary value of the gift certificate is made available through for paying transactions using the at least one card for one or more purchase transactions without regard to

whether at least part of the transactions is made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

33. (Currently Amended) The method of Claim 32, further comprising:
receiving, by the computer system, a request for approval of a first transaction using the card;

approving the first transaction; and

using, by the computer system, at least part of the monetary value to pay for at least part of the transaction.

34. (Currently Amended) The method of Claim 32, wherein registering the gift certificate comprises creating a gift certificate use limit in an amount of the monetary value in the account, wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and

subsequent to approving the first transaction, updating the gift certificate use limit to an amount smaller than the monetary value based on the first transaction amount.

35. (Currently Amended) The method of Claim 32, wherein the account comprises a gift certificate use limit, wherein registering the gift certificate comprises adding the monetary value to an existing amount of the gift certificate use limit so as to update the gift certificate use limit, and wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and

subsequent to approving the first transaction, further updating the gift certificate use limit to a smaller amount based on the first transaction amount.

36. (Currently Amended) The method of Claim 35, wherein the account has a predetermined credit limit, and wherein approving the first transaction results in that is approved while an accumulated total transaction amount in the account thus far including the first transaction amount exceeds the predetermined credit limit by an amount that is less than or equal to the monetary value of the gift certificate while the accumulated total transaction amount is equal to or smaller than the sum of the predetermined credit limit and the monetary value.

37. (Currently Amended) A method of processing involving a gift certificate by a financial institution, the method comprising:

receiving, by a computer system of a financial institution, a request for approval of using a gift certificate in connection with within a pre-existing bank account having an associated card for use used to pay for transactions using a money balance remaining in the bank account, wherein the gift certificate has having a monetary value;

subsequent to receiving the request, creating, by the computer system, a gift certificate use limit in an amount of the monetary value of the gift certificate within the pre-existing bank account;

approving, by the computer system, a transaction using the associated card in having a transaction amount; and

subsequent to approving the transaction, applying at least part of the gift certificate use limit to pay for the transaction amount and updating the gift certificate use limit within the pre-existing bank account.

38. (Currently Amended) The method of Claim 37, wherein the at least part of the gift certificate use limit is used, by the computer system, without regard to whether the transaction is made with an issuer of the gift certificate or a merchant affiliated with the issuer.

39. (Currently Amended) The method of Claim 37, further comprising:

in case when the transaction amount is greater than the monetary value of the gift certificate, resetting the gift certificate use limit to zero; and

in case when the transaction amount is smaller than the monetary value of the gift certificate, updating the gift certificate use limit to an amount that is the monetary value less the total transaction amount.

40. (Currently Amended) The method of Claim 37, further comprises:

sending, by the computer system, to a point of sale of the first transaction, information to be included on a receipt of the transaction indicating that the transaction amount is covered by the gift certificate use limit so as to include the information on a receipt of the transaction.

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41. (Currently Amended) The method of Claim 18, further comprising:
subsequent to using at least part of the gift certificate use limit, by the computer system, funding a residual amount of increasing the gift certificate use limit upon request from an owner of the bank account.
42. (New) The method of Claim 18, wherein the computed total charge amount is the total transaction amount less the at least some of the gift certificate use limit.